The revised Interest Rates structure is as under :-

Size of Credit Limit	Existing Rates	New Rates (Effective April 8, 1993)
	(Per cent per annum)	
1. Upto and inclusive of Rs. 2,500/-	11·5	12·0
2. Over Rs 7,500/- and upto Rs. 25,000/-	13·5	
3. Over Rs. 25,000/- and upto Rs. 2 lakh	16·5	16·5
4. Over Rs. 2 lakh	17·0 (minimum)	17.0 (minimum)

Bank Credit Locked up in non-SSI sick Units

147. DR. BAPU KALDATE : Will the Minister of FINANCE be pleased to state :

(a) what is the total number of non-SSI sick units in the country identified by Government;

(b) what percentage of the total bank credits locked up in the sick units is accounted for the non-SSI sick/weak units (till date) as against the public sector sick units;

(c) what are the main reasons for sickness in the non-SSI units; and

(d) the manner in which Government propose to move in the matter ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) and (b) The Reserve Bank of India (RBI) have reported that there were 1461 non-SSI sick units and 876 Non-SSI weak units in the country as at the end of March, 1991. Of the Non-SSI sick units 81,342 and 111 were in Cooperative Sector, Private Sector and Joint Sector respectively with outstanding bank credits of Rs. 7.66 crores, Rs. 4,690.35 crores and Rs. 407.56 crores respectively which works out to 0.2%, 91.9% and 7.9% of the outstanding bank credit.

Of the Non-SSI weak units, 279,554 and 43 were in Public Sector, Private Sector and Joint/Cooperative Sector respectively with outstanding bank credits of Rs. 1616.50 crores, Rs. 1109.81 crores and Rs. 143.90 crores respectively which works out to 56.3%, 38.7% and *5%* of the outstanding bank credit.

(c) The main reasons for sickness of the non-SSI units are management deficiencies, fall in demand and other reasons. The former comprises faulty technical and financial apraisal, faulty implementation and deficiencies in management in the areas of production, labour, marketing, finance and administration. Other reasons include power shortage, non-availability of raw material, financial bottleneck, changes in Government policy etc.

(d) Government has already introduced the Sick Industrial Companies (Special Provisions) Amendment Bill. 1992, inter-alia to speed up the rehabilitation process of the sick units by BIFR.

Increase in Smuggling of Naroctics

148. DR. MURLI MANOHAR JOSHI:
SHRI TRILOKI NATH CHATURVEDI :

Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that of late the smuggling of narcotics through land and